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Seniors: This Is Your Guide to Aging in Community

Aging is a natural part of life, but when you do it from the comfort of home, it's referred to as aging in community. As Changing Aging so eloquently puts it, "Aging in community presents a viable and appealing third option to institutional long-term care or 'aging-in-place." In such a scenario, seniors are provided with the tools and resources they would receive in a long-term care facility, enabling them to remain at home and enjoy a larger sense of independence. Aging in community comes in many different forms, so here are a few of your options.

Downsize Your Current Home

The aging-in-community options discussed below involve living in your own home; therefore, downsizing is a logical step if you want to safely age in place and in community. Start your search for a new home online by checking the prices in your area. According to Redfin, the average sale price for homes in Willoughby is <u>about \$225,000</u>, but keep in mind that you'll likely pay less for a smaller home, so use the filter tools to sort by price, number of preferred bedrooms, location, etc. Ensure the home is located in an area with similarly aged people for

that aging-in-community feel. Whether you purchase a new home or opt to stay in your current one, home modifications for safety and accessibility are a must – this checklist from Daily Caring will help. As you decide which modifications you need to make, don't simply focus on the present. The future brings changing needs and abilities, and anticipating that will help you better equip you and your home to age in place. If you need a way to fund these modifications, consider a cash out refinance. This refinancing is typically available to homeowners who have more than 20 percent equity in their home.

Open Up Your Home or Move Into Another

Home sharing is becoming very popular as a long-term housing option for seniors. In this scenario, you open up your home to another person or move in with a senior/older adult who has an extra room for rent. This arrangement provides many benefits, beginning with the shared responsibility for rent, utilities, groceries, housework, etc., not to mention a helping hand, sense of security, and socialization. When you are considering a roommate, Silvernest suggests that you put serious thought into your home-sharing compatibility. What are your preferences for gender, age, and personal habits? Do you have any deal-breaking pet peeves? What is your daily schedule like? Silvernest takes this all into consideration via their roommate matching process, so think about giving them a try if home sharing is your next step.

Get Involved With a Tight-Knit Village

Senior villages are becoming more common as well, but what is it? Seniors Matter explains that the <u>Village Movement</u> is the "idea that seniors can help other seniors to age in place through the power of a neighborhood-based support network." In this set-up, seniors don't have to move to a senior housing community. Instead, they join a village that connects them to all the resources they might need such as transportation, meal delivery, home repairs, and community activities via a simple phone call. It's similar to having a group of friends nearby who are always willing to drop what they're doing and help you out. The village concept got its start in 2001 when a group of friends wanted to age safely in a neighborhood of their choice, and you can do the same thing. You can even <u>start your own</u> village using the resources and tools available to you on the Village to Village Network website. You can join for \$125 and receive access to webinars and toolkits, as well as join the mentor program to help you get the ball rolling.

Gone are the days when aging means having to leave home to get the care you need. While there may come a time when living at home is no longer feasible or safe, you still have options. Aging in community fulfills the desire we all have to remain at home for as long as possible.